whether it is also a fact that insurance companies provide mediclaim to those patients only who opt for Allopathic treatment;

if so, the reaction of the Government regarding rejecting the suggestion of Insurance Regulatory and Development Authority (IRDA) for providing mediclaim to those persons also who undergo Ayurvedic, Unani or Homoeopathic treatment by insurance companies; and

the steps being taken by the Government to provide mediclaim to such policy holders who undergo Ayurvedic, Unani or Homoeopathic treatment?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL):(a)Yes,Sir.

No, Sir. Insurance Companies have health insurance plans that cover treatment under Ayurvedic, Unani and Homeopathic systems also.

and (d) Do not arise.

Expanding the network of RRBs

544. **SHRIMATI SHOBHANA BHARTIA:**
PROF. ALKABALRAM KSHATRIYA:

Will the Minister of FINANCE be pleased to state:

whether Government has decided to expand the network of Regional Rural Banks (RRBs) to every nook and corner of the country;

if so, the details thereof;

whether the existing number of Regional Rural Banks are not sufficient to cater to the needs of the rural people; and

if so, the targeted date by which RRBs are likely to be set up in each district of the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) As a part of financial inclusion, especially with a view to provide institutional credit to the poorer sections of the rural community, the National Bank for Agriculture and Rural Development (NABARD) has been advised to coordinate with the sponsor banks and Regional Rural Banks (RRBs) for the coverage of uncovered districts by RRBs, their branch expansion in uncovered/unserved areas and establishment of RRBs wherever feasible in the States/Union Territories not covered by RRBs. As a result thereof, 39 more districts have been covered during the current year thus making a total of 573 districts covered by RRBs. Further, licenses have been granted by the Reserve Bank of India for the opening of 321 branches in the covered/uncovered districts in the current financial year. The establishment of new RRBs is an ongoing process and depends upon viability and other factors.

Missing Demand Drafts and Cheques

545. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether a large number of bank Demand Draft (DD) forms and cheques dispatched in 1979 by State Bank of India, SFO, Nasik Road (Maharashtra) to SBI branches in Bihar had gone missing;

if so, the details of the same;

the actions taken, if any, for tracking the lost instruments, including filing of oomplaint about the same with the police;

whether some of these lost DDs are detected to have been put into circulation in banking channel by forging signature etc. of the SBI officials; and

if so, the details thereof indicating actions taken against issues and recipients of these forged DDs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) State Bank of India (SBI) has reported that they have no record to show loss of a large number of bank Demand Draft (DD) forms and cheques dispatched in 1979 by Security Forms Office (SFO), Nasik Road (Maharashtra) to branches of SBI in Bihar.

(b) to (e) Do not arise.

Percolation of subsidy benefits to BPL population

546. **SHRIMATI SYEDAANWARATAIMUR:**
SHRIVIJAYJ.DARDA:

Will the Minister of FINANCE be pleased to state:

whether the targeted below-poverty line (BPL) population is getting full benefits of the huge subsidies or the position remains static as stated by our former Prime Minister Shri Rajiv Gandhi Ji that only 15 paise of every rupee spent reaches the needy;

whether new strategies which have been adopted to ensure that BPL groups, small and marginal farmers, or similarly placed deprived sections of the society fully get the intended benefits of the financial subsidies being provided; and

what outlay of funds for subsidies was provided in 2006-07 from Central budgetary allocations and was this full utilized?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) The food subsidies are largely designed to be targeted to people below the poverty line (BPL), the other two subsidies, namely fertilizer and petroleum, particularly the LPG are available to all users/consumers. A study by Programme Evaluation Organisation (PEO) of the Planning Commission regarding Targeted Public Distribution System (TPDS) which covered 18 States reveals that though the offtake per household has shown improvement under TPDS, yet only about 57 per cent of the BPL households are covered by it. Further the report finds that only about 42 per cent of the subsidized grains issued by the'Central Pool reaches the target group. As per the Union Budget, in 2006-07, as against a budgeted provision of Rs. 46,213 crore on all subsidies, the actual expenditure was Rs. 57,125 crore.

Effects of hardening of the rupee

547. **SHRI JESUDASU SEELAM:**
SHRIGIREESH KUMAR SANGHI:

Will the Minister of FINANCE be pleased to state:

(a) whether Centre has begun receiving communications from the States complaining about the hardening of the rupee eating into jobs in their regions;